

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	10/608,562	Confirmation No.:	7254
Filed	:	June 30, 2003		
Applicant	:	Lawson, et al.		
Title :	:	<b>A Technique for Calculating Payee</b>		
	:	<b>Specific Time to Payment Completion</b>		
Art Unit	:	3685		
Examiner	:	Steven S. Kim		
Atty Docket No.	:	23952-0142		
Customer No.	:	72386		

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AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313

Sir or Madam:

Responsive to the Final Office Action mailed January 29, 2009, Applicants submit the following amendments and remarks. In light of these amendments and remarks, Applicants respectfully assert that all of the claims are patentable, and that the application be allowed. A Request for Continued Examination under 37 C.F.R. § 1.114 has been submitted contemporaneously herewith.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 14 of this paper.